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8 **IN THE UNITED STATES DISTRICT COURT**  
9 **CENTRAL DISTRICT OF CALIFORNIA**  
10 **SOUTHERN DIVISION**

11 EDUARDO GONZALEZ,  
12  
13 Plaintiff,  
14 v.  
15 EXPERIAN INFORMATION  
16 SOLUTIONS, INC., and OCWEN  
17 FINANCIAL CORPORATION  
18  
19 Defendants.

**Case No.: 8:24-cv-00389-FWS-JDE**  
**STIPULATED PROTECTIVE**  
**ORDER**

20 Based on the Stipulation between Plaintiff Eduardo Gonzalez and Defendant  
21 Ocwen Financial Corporation, unopposed by Defendant Experian Information  
22 Solutions, Inc., the Court finds and orders as follows.

23 **1. GENERAL**

24 1.1 Purposes and Limitations. Discovery in this action is likely to involve  
25 production of confidential, proprietary, or private information for which special  
26 protection from public disclosure and from use for any purpose other than  
27 prosecuting this litigation may be warranted. Accordingly, the parties hereby  
28 stipulate to and petition the Court to enter the following Stipulated Protective Order.  
The parties acknowledge that this Order does not confer blanket protections on all  
disclosures or responses to discovery and that the protection it affords from public

1 disclosure and use extends only to the limited information or items that are entitled  
2 to confidential treatment under the applicable legal principles. The parties further  
3 acknowledge, as set forth in Section 12.3, below, that this Stipulated Protective Order  
4 does not entitle them to file confidential information under seal; Civil Local Rule 79-  
5 5 sets forth the procedures that must be followed and the standards that will be  
6 applied when a party seeks permission from the court to file material under seal.

7 1.2 Good Cause Statement.

8 Good cause exists for entry of this Stipulated Protective Order because this  
9 action is likely to involve the exchange of confidential and proprietary information,  
10 including information relating to trade secrets, confidential research, marketing, cost,  
11 price, technical, or other commercial information, as is contemplated by Federal Rule  
12 of Civil Procedure 26(c)(1)(G). The protection of this information is also vital to  
13 protecting Defendants' business competition interests and intellectual property  
14 interests. This action will also involve the exchange of personal income, credit and  
15 other confidential information of Plaintiff, including his social security number, date  
16 of birth, address, and phone numbers.

17 Accordingly, to expedite the flow of information, to facilitate the prompt  
18 resolution of disputes over confidentiality of discovery materials, to adequately  
19 protect information the parties are entitled to keep confidential, to ensure that the  
20 parties are permitted reasonable necessary uses of such material in preparation for  
21 and in the conduct of trial, to address their handling at the end of the litigation, and  
22 serve the ends of justice, a protective order for such information is justified in this  
23 matter. It is the intent of the parties that information will not be designated as  
24 confidential for tactical reasons and that nothing be so designated without a good  
25 faith belief that it has been maintained in a confidential, non-public manner, and there  
26 is good cause why it should not be part of the public record of this case.

27 **2. DEFINITIONS**

28 2.1 Action: *Eduardo Gonzalez v. Experian Information Solutions, Inc., et al.*; Case No. 8:24-cv-00389-FWS-JDE

1           2.2    Challenging Party: a Party or Non-Party that challenges the designation  
2 of information or items under this Order.

3           2.3    “CONFIDENTIAL” Information or Items: information (regardless of  
4 how it is generated, stored or maintained) or tangible things that qualify for protection  
5 under Federal Rule of Civil Procedure 26(c), and as specified above in the Good  
6 Cause Statement.

7           2.4    Counsel: Outside Counsel of Record and House Counsel (as well as  
8 their support staff).

9           2.5    Designating Party: a Party or Non-Party that designates information or  
10 items that it produces in disclosures or in responses to discovery as  
11 “CONFIDENTIAL.”

12           2.6    Disclosure or Discovery Material: all items or information, regardless  
13 of the medium or manner in which it is generated, stored, or maintained (including,  
14 among other things, testimony, transcripts, and tangible things), that are produced or  
15 generated in disclosures or responses to discovery in this matter.

16           2.7    Expert: a person with specialized knowledge or experience in a matter  
17 pertinent to the litigation who has been retained by a Party or its counsel to serve as  
18 an expert witness or as a consultant in this Action.

19           2.8    House Counsel: attorneys who are employees of a party to this Action.  
20 House Counsel does not include Outside Counsel of Record or any other outside  
21 counsel.

22           2.9    Non-Party: any natural person, partnership, corporation, association, or  
23 other legal entity not named as a Party to this action.

24           2.10   Outside Counsel of Record: attorneys who are not employees of a party  
25 to this Action but are retained to represent or advise a party to this Action and have  
26 appeared in this Action on behalf of that party or are affiliated with a law firm that  
27 has appeared on behalf of that party, including support staff.

28           2.11   Party: any party to the Action, including officers, directors, employees,  
consultants, retained experts, and Outside Counsel of Record (and support staffs).

1           2.12 Producing Party: a Party or Non-Party that produces Disclosure or  
2       Discovery Material in this Action.

3           2.13 Professional Vendors: persons or entities that provide litigation support  
4       services (e.g., photocopying, videotaping, translating, preparing exhibits or  
5       demonstrations, and organizing, storing, or retrieving data in any form or medium)  
6       and their employees and subcontractors.

7           2.14 Protected Material: any Disclosure or Discovery Material that is  
8       designated as “CONFIDENTIAL.”

9           2.15 Receiving Party: a Party that receives Disclosure or Discovery Material  
10      from a Producing Party.

11       **3. SCOPE**

12           The protections conferred by this Stipulation and Order cover not only  
13       Protected Material (as defined above), but also (1) any information copied or  
14       extracted from Protected Material; (2) all copies, excerpts, summaries, or  
15       compilations of Protected Material; and (3) any testimony, conversations, or  
16       presentations by Parties or their Counsel that might reveal Protected Material.

17           Any use of Protected Material at trial shall be governed by the orders of the  
18       trial judge. This Order does not govern the use of Protected Material at trial.

19       **4. DURATION**

20           Once a case proceeds to trial, all of the court-filed information to be introduced  
21       that was previously designated as confidential or maintained pursuant to this  
22       protective order becomes public and will be presumptively available to all members  
23       of the public, including the press, unless compelling reasons supported by specific  
24       factual findings to proceed otherwise are made to the trial judge in advance of the  
25       trial. See Kamakana v. City and Cty. of Honolulu, 447 F.3d 1172, 1180-81 (9th Cir.  
26       2006)(distinguishing “good cause” showing for sealing documents produced in  
27       discovery from “compelling reasons” standard when merits-related documents are  
28       part of court record). Accordingly, the terms of this protective order do not extend  
     beyond the commencement of the trial.

1     **5. DESIGNATING PROTECTED MATERIAL**

2         5.1     Exercise of Restraint and Care in Designating Material for Protection.

3     Each Party or Non-Party that designates information or items for protection under  
4     this Order must take care to limit any such designation to specific material that  
5     qualifies under the appropriate standards. The Designating Party must designate for  
6     protection only those parts of material, documents, items, or oral or written  
7     communications that qualify so that other portions of the material, documents, items,  
8     or communications for which protection is not warranted are not swept unjustifiably  
9     within the ambit of this Order.

10         Mass, indiscriminate, or routinized designations are prohibited. Designations  
11         that are shown to be clearly unjustified or that have been made for an improper  
12         purpose (e.g., to unnecessarily encumber the case development process or to impose  
13         unnecessary expenses and burdens on other parties) may expose the Designating  
14         Party to sanctions.

15         If it comes to a Designating Party's attention that information or items that it  
16         designated for protection do not qualify for protection, that Designating Party must  
17         promptly notify all other Parties that it is withdrawing the inapplicable designation.

18         5.2     Manner and Timing of Designations. Except as otherwise provided in  
19         this Order (see, e.g., second paragraph of section 5.2(a) below), or as otherwise  
20         stipulated or ordered, Disclosure or Discovery Material that qualifies for protection  
21         under this Order must be clearly so designated before the material is disclosed or  
22         produced.

23         Designation in conformity with this Order requires:

24                 (a) for information in documentary form (e.g., paper or electronic  
25                 documents, but excluding transcripts of depositions or other pretrial or trial  
26                 proceedings), that the Producing Party affix, at a minimum, the legend  
27                 "CONFIDENTIAL" (hereinafter "CONFIDENTIAL legend"), to each page that  
28                 contains protected material. If only a portion or portions of the material on a page

1 qualifies for protection, the Producing Party also must clearly identify the protected  
2 portion(s) (e.g., by making appropriate markings in the margins).

3 A Party or Non-Party that makes original documents available for inspection  
4 need not designate them for protection until after the inspecting Party has indicated  
5 which documents it would like copied and produced. During the inspection and  
6 before the designation, all of the material made available for inspection shall be  
7 deemed “CONFIDENTIAL.” After the inspecting Party has identified the  
8 documents, it wants copied and produced, the Producing Party must determine which  
9 documents, or portions thereof, qualify for protection under this Order. Then, before  
10 producing the specified documents, the Producing Party must affix the  
11 “CONFIDENTIAL legend” to each page that contains Protected Material. If only a  
12 portion or portions of the material on a page qualifies for protection, the Producing  
13 Party also must clearly identify the protected portion(s) (e.g., by making appropriate  
14 markings in the margins).

15 (b) Deposition testimony may be designated as confidential within  
16 fourteen (14) days after the deposition transcript becomes available, by notifying the  
17 parties and those who were present at the deposition of the designations by circulating  
18 a copy of the transcript wherein the designating party identifies line by line the  
19 portions of the testimony that it contends should be designated confidential, unless  
20 otherwise agreed.

21 (c) for information produced in some form other than documentary and  
22 for any other tangible items, that the Producing Party affix in a prominent place on  
23 the exterior of the container or containers in which the information is stored the  
24 legend “CONFIDENTIAL.” If only a portion or portions of the information warrants  
25 protection, the Producing Party, to the extent practicable, shall identify the protected  
26 portion(s).

27 5.3 Inadvertent Failures to Designate. If timely corrected, an inadvertent  
28 failure to designate qualified information or items does not, standing alone, waive  
the Designating Party’s right to secure protection under this Order for such material.

1 Upon timely correction of a designation, the Receiving Party must make reasonable  
2 efforts to assure that the material is treated in accordance with the provisions of this  
3 Order.

4 **6. CHALLENGING CONFIDENTIALITY DESIGNATIONS**

5 6.1 Timing of Challenges. Any Party or Non-Party may challenge a  
6 designation of confidentiality at any time that is consistent with the Court's  
7 Scheduling Order.

8 6.2 Meet and Confer. The Challenging Party shall initiate the dispute  
9 resolution process under Local Rule 37-1, et seq. Any discovery motion must strictly  
10 comply with the procedures set forth in Local Rules 37-1, 37-2, and 37-3.

11 6.3 Burden. The burden of persuasion in any such challenge proceeding  
12 shall be on the Designating Party. Frivolous challenges, and those made for an  
13 improper purpose (e.g., to harass or impose unnecessary expenses and burdens on  
14 other parties) may expose the Challenging Party to sanctions. Unless the Designating  
15 Party has waived or withdrawn the confidentiality designation, all parties shall  
16 continue to afford the material in question the level of protection to which it is entitled  
17 under the Producing Party's designation until the Court rules on the challenge.

18 **7. ACCESS TO AND USE OF PROTECTED MATERIAL**

19 7.1 Basic Principles. A Receiving Party may use Protected Material that is  
20 disclosed or produced by another Party or by a Non-Party in connection with this  
21 Action only for prosecuting, defending, or attempting to settle this Action. Such  
22 Protected Material may be disclosed only to the categories of persons and under the  
23 conditions described in this Order. When the Action has been terminated, a  
24 Receiving Party must comply with the provisions of section 13 below (FINAL  
DISPOSITION).

25 Protected Material must be stored and maintained by a Receiving Party at a  
26 location and in a secure manner that ensures that access is limited to the persons  
27 authorized under this Order.  
28



1           7.2 Disclosure of “CONFIDENTIAL” Information or Items. Unless  
2 otherwise ordered by the Court or permitted in writing by the Designating Party, a  
3 Receiving Party may disclose any information or item designated  
4 “CONFIDENTIAL” only to:

5           (a) the Receiving Party’s Outside Counsel of Record in this Action, as  
6 well as employees of said Outside Counsel of Record to whom it is reasonably  
7 necessary to disclose the information for this Action;

8           (b) the officers, directors, and employees (including House Counsel) of  
9 the Receiving Party to whom disclosure is reasonably necessary for this Action;

10           (c) Experts (as defined in this Order) of the Receiving Party to whom  
11 disclosure is reasonably necessary for this Action and who have signed the  
12 “Acknowledgment and Agreement to Be Bound” (Exhibit A);

13           (d) the Court and its personnel;

14           (e) court reporters and their staff;

15           (f) any juror(s) and/or alterative

16           (g) professional jury or trial consultants, mock jurors, and Professional  
17 Vendors to whom disclosure is reasonably necessary for this Action and who have  
18 signed the “Acknowledgment and Agreement to Be Bound” (Exhibit A);

19           (h) the author or recipient of a document containing the information or  
20 a custodian or other person who otherwise possessed or knew the information;

21           (i) during their depositions, witnesses, and attorneys for witnesses, in  
22 the Action to whom disclosure is reasonably necessary provided: (1) the deposing  
23 party requests that the witness sign the form attached as Exhibit A hereto; and (2)  
24 they will not be permitted to keep any confidential information unless they sign the  
25 “Acknowledgment and Agreement to Be Bound” (Exhibit A), unless otherwise  
26 agreed by the Designating Party or ordered by the Court. Pages of transcribed  
27 deposition testimony or exhibits to depositions that reveal Protected Material may be  
28 permitted under this Stipulated Protective Order; and



(j) any mediator or settlement officer, and their supporting personnel, mutually agreed upon by any of the parties engaged in settlement discussions.

**8. PROTECTED MATERIAL SUBPOENAED OR ORDERED PRODUCED IN OTHER LITIGATION**

If a Party is served with a subpoena or a court order issued in other litigation that compels disclosure of any information or items designated in this Action as “CONFIDENTIAL,” that Party must:

(a) promptly notify in writing the Designating Party. Such notification shall include a copy of the subpoena or court order;

(b) promptly notify in writing the party who caused the subpoena or order to issue in the other litigation that some or all of the material covered by the subpoena or order is subject to this Protective Order. Such notification shall include a copy of this Stipulated Protective Order; and

(c) cooperate with respect to all reasonable procedures sought to be pursued by the Designating Party whose Protected Material may be affected.

If the Designating Party timely seeks a protective order, the Party served with the subpoena or court order shall not produce any information designated in this action as “CONFIDENTIAL” before a determination by the court from which the subpoena or order issued, unless the Party has obtained the Designating Party’s permission. The Designating Party shall bear the burden and expense of seeking protection in that court of its confidential material and nothing in these provisions should be construed as authorizing or encouraging a Receiving Party in this Action to disobey a lawful directive from another court.

**9. A NON-PARTY’S PROTECTED MATERIAL SOUGHT TO BE PRODUCED IN THIS LITIGATION**

(a) The terms of this Order are applicable to information produced by a Non-Party in this Action and designated as “CONFIDENTIAL.” Such information produced by Non-Parties in connection with this litigation is protected by the

1 remedies and relief provided by this Order. Nothing in these provisions should be  
2 construed as prohibiting a Non-Party from seeking additional protections.

3 (b) In the event that a Party is required, by a valid discovery request, to  
4 produce a Non-Party's confidential information in its possession, and the Party is  
5 subject to an agreement with the Non-Party not to produce the Non-Party's  
6 confidential information, then the Party shall:

7 (1) promptly notify in writing the Requesting Party and the Non-Party  
8 that some or all of the information requested is subject to a confidentiality agreement  
9 with a Non-Party;

10 (2) promptly provide the Non-Party with a copy of the Stipulated  
11 Protective Order in this Action, the relevant discovery request(s), and a reasonably  
12 specific description of the information requested; and

13 (3) make the information requested available for inspection by the Non-  
14 Party, if requested.

15 (c) If the Non-Party fails to seek a protective order from this Court within 14  
16 days of receiving the notice and accompanying information, the Receiving Party may  
17 produce the Non-Party's confidential information responsive to the discovery  
18 request. If the Non-Party timely seeks a protective order, the Receiving Party shall  
19 not produce any information in its possession or control that is subject to the  
20 confidentiality agreement with the Non-Party before a determination by the Court.  
21 Absent a court order to the contrary, the Non-Party shall bear the burden and expense  
22 of seeking protection in this Court of its Protected Material.

23 **10. UNAUTHORIZED DISCLOSURE OF PROTECTED MATERIAL**

24 If a Receiving Party learns that, by inadvertence or otherwise, it has disclosed  
25 Protected Material to any person or in any circumstance not authorized under this  
26 Stipulated Protective Order, the Receiving Party must immediately (a) notify in  
27 writing the Designating Party of the unauthorized disclosures, (b) use its best efforts  
28 to retrieve all unauthorized copies of the Protected Material, (c) inform the person or  
persons to whom unauthorized disclosures were made of all the terms of this Order,

1 and (d) request such person or persons to execute the “Acknowledgment and  
2 Agreement to Be Bound” that is attached hereto as Exhibit A.

3 **11. INADVERTENT PRODUCTION OF PRIVILEGED OR OTHERWISE**  
4 **PROTECTED MATERIAL**

5 When a Producing Party gives notice to Receiving Parties that certain  
6 inadvertently produced material is subject to a claim of privilege or other protection,  
7 the obligations of the Receiving Parties are those set forth in Federal Rule of Civil  
8 Procedure 26(b)(5)(B). This provision is not intended to modify whatever procedure  
9 may be established in an e-discovery order that provides for production without prior  
10 privilege review. Pursuant to Federal Rule of Evidence 502(d) and (e), insofar as the  
11 parties reach an agreement on the effect of disclosure of a communication or  
12 information covered by the attorney-client privilege or work product protection, the  
13 parties may incorporate their agreement in the stipulated protective order submitted  
14 to the Court.

15 **12. MISCELLANEOUS**

16 12.1 Right to Further Relief. Nothing in this Order abridges the right of any  
17 person to seek its modification by the Court in the future.

18 12.2 Right to Assert Other Objections. By stipulating to the entry of this  
19 Protective Order, no Party waives any right it otherwise would have to object to  
20 disclosing or producing any information or item on any ground not addressed in this  
21 Stipulated Protective Order. Similarly, no Party waives any right to object on any  
22 ground to use in evidence of any of the material covered by this Protective Order.

23 12.3 Filing Protected Material. A Party that seeks to file under seal any  
24 Protected Material must comply with Civil Local Rule 79-5. Protected Material may  
25 only be filed under seal pursuant to a court order authorizing the sealing of the  
26 specific Protected Material at issue; good cause must be shown in the request to file  
27 under seal. If a Party’s request to file Protected Material under seal is denied by the  
28 Court, then the Receiving Party may file the information in the public record unless  
otherwise instructed by the Court.

1 **13. FINAL DISPOSITION**

2 After the final disposition of this Action, within 60 days of a written request  
3 by the Designating Party, each Receiving Party must return all Protected Material to  
4 the Producing Party or destroy such material. As used in this subdivision, “all  
5 Protected Material” includes all copies, abstracts, compilations, summaries, and any  
6 other format reproducing or capturing any of the Protected Material. Whether the  
7 Protected Material is returned or destroyed, the Receiving Party must submit a  
8 written certification to the Producing Party (and, if not the same person or entity, to  
9 the Designating Party) by the 60 day deadline that (1) identifies (by category, where  
10 appropriate) all the Protected Material that was returned or destroyed, and (2) affirms  
11 that the Receiving Party has not retained any copies, abstracts, compilations,  
12 summaries or any other format reproducing or capturing any of the Protected  
13 Material. Notwithstanding this provision, counsel are entitled to retain an archival  
14 copy of all pleadings, motion papers, trial, deposition, and hearing transcripts, legal  
15 memoranda, correspondence, deposition and trial exhibits, expert reports, attorney  
16 work product, and consultant and expert work product, even if such materials contain  
17 Protected Material. Any such archival copies that contain or constitute Protected  
18 Material remain subject to this Protective Order as set forth in Section 4  
19 (DURATION).

20 FOR GOOD CAUSE SHOWN, IT IS SO ORDERED.

21  
22  
23 DATED: September 25, 2024


24   
25 JOHN D. EARLY  
26 United States Magistrate Judge  
27  
28

EXHIBIT A  
ACKNOWLEDGMENT AND AGREEMENT TO BE BOUND

I, \_\_\_\_\_ [full name], of \_\_\_\_\_ [full address], declare under penalty of perjury that I have read in its entirety and understand the Stipulated Protective Order that was issued by the United States District Court for the Central District of California on September 25, 2024, in the case of *Eduardo Gonzalez v. Experian Information Solutions, Inc., et al.*; Case No. 8:24-cv-00389-FWS-JDE. I agree to comply with and to be bound by all the terms of this Stipulated Protective Order and I understand and acknowledge that failure to so comply could expose me to sanctions and punishment in the nature of contempt. I solemnly promise that I will not disclose in any manner any information or item that is subject to this Stipulated Protective Order to any person or entity except in strict compliance with the provisions of this Order.

I further agree to submit to the jurisdiction of the United States District Court for the Central District of California for the purpose of enforcing the terms of this Stipulated Protective Order, even if such enforcement proceedings occur after termination of this action. I hereby appoint \_\_\_\_\_ [full name] of \_\_\_\_\_ [full address and telephone number] as my California agent for service of process in connection with this action or any proceedings related to enforcement of this Stipulated Protective Order.

Date: \_\_\_\_\_

City and State where signed: \_\_\_\_\_

Printed name: \_\_\_\_\_

Signature: \_\_\_\_\_